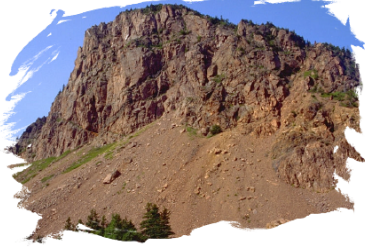


CHESSMAN & Partners *on FINANCE*

For independent financial advice ring 01494-778199

Consult us for: *Capital Investment; Personal Pensions;
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SOUTHERN ROCK

add that we don't know whether that will happen or not - but the *possibility* must exist.

The TV pictures of queues of savers outside the branches of the Northern Rock, were poignant reminders that even for organisations that are viewed as 'solid as a rock', things can go wrong sometimes.

The real problem is the complexity of financial services in general - and had it been a simple matter to explain to those savers *why* the Northern Rock had approached the Bank of England for support, then I suspect that many people would have left their accounts intact. Who would have thought that difficulties in the sub-prime mortgage market in the USA, would spill over into the UK? But as financial markets are so enmeshed, and debt is bought and sold worldwide as a commodity, even our own banks are caught up in the turmoil. But was that enough to produce the reactions that we all saw?

Had those same customers been aware of all the facts and been able to make an informed decision, some at least may have taken the view that the Northern Rock had become a good takeover target, and a windfall may result. Of course, I hasten to

This only serves to highlight the fact that if you have cash invested, then professional guidance is extremely worthwhile. CHESSMAN & Partners have been part of the local 'scene' for 27 years now, and as we have over 6,000 clients to whom we give advice on nearly £200 million, we like to think of ourselves as the Southern Rock.

We will treat you as an individual. We agree a risk profile and a written objective in advance. We tailor-make your portfolio to match your needs, and by use of our state-of-the-art computer system send you regular and comprehensive reports. We will discuss changes with you first, and our qualified staff are always available to help you. Our annual questionnaire that we ask you to complete, ensures that we remain focussed on your objective, and our quarterly, free, lunch club allows you to meet and question excellent speakers from all parts of the industry.

Do get in contact. It will not cost you anything to listen to what we have to say.

Mike Baughan



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Past performance is no guide for the future. The value of units can fall as well as rise.

